



FILE NO. AP33454-070457.1023
PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

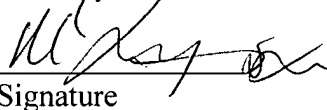
Applicant : Hogan, et al.
Serial No. : 09/886,486 Examiner : Jalatee Worjloh
Filed : 06/22/2001 Group Art Unit: 3621

For: AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING
SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT
A PSEUDO OR PROXY ACCOUNT NUMBER

INTERVIEW SUMMARY
AND SUPPLEMENTAL REPLY

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Box 1450, Alexandria, VA 22313-1450, on:

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Attorney Name


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37,952
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January 5, 2006
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Advisory Action dated December 6, 2005 and discussion with the Examiner on about December 21, applicants amend the claims as shown in the **Claims** section beginning of page 2 of this paper and present remarks in the Remarks section beginning on page 5 of this paper.